Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 1 of 66

Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Earnestine	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name  Igess	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX3139	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

## Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 2 of 66

D	ebtor 1 Earnestine First Name	Igess Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
		About Debtor 1.	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7021 S Wabash Ave Number Street	Number Street
		Chicago Illinois 60637	·
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-

## Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 3 of 66

Debtor 1 Earnestine			Case number (if known)	
First Name	Middle Name L	Last Name		
Part 2: Tell the Cou	rt About Your Bankruptcy Case			
7. The chapter of the Bankruptcy Code are choosing to funder	e you Bankruptcy (Form B2010)). Also, g			ndividuals Filing for
8. How you will pay fee	more details about how you cashier's check, or money or may pay with a credit card or least to pay the fee in inst Individuals to Pay Your Filing I request that my fee be was judge may, but is not require the official poverty line that a	may pay. Typically, if your der. If your attorney is sometiments. If you choose tallments. If you choose any Fee in Installments (October (You may request ed to, waive your fee, an applies to your family signature of the control of	ou are paying the fee yourself, submitting your payment on yed address.  e this option, sign and attach	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy with last 8 years?	I I INO	et of Illinois When When When	11/25/2013	13-45600
10. Are any bankrup cases pending or being filed by a spouse who is not filing this case wyou, or by a busing partner, or by an affiliate?	Yes. Debtor  District  Debtor	<u>W</u> hen <u>W</u> hen	Relationship to Case number, Relationship to Case number, Case number,	if known
11. Do you rent your residence?	Yes. Has your landlord obtaine  No. Go to line 12.	atement About an Eviction	gainst you? <i>Judgment Against You</i> (Form 10	1A) and file it with

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 4 of 66

Debtor 1 Earnestine Igess \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 5 of 66

Debtor 1 Earnestine Igess Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

## Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 6 of 66

Debtor 1 Earnestine		Igess	Case number (if known)	
Part 6: First Name  Answer These Que	Middle Name estions for Reporting Pu	Last Name  Jrposes		
16. What kind of debts do you have?	16a. Are your debts pr "incurred by an inc No. Go to line Yes. Go to line 16b. Are your debts pr money for a busin No. Go to line Yes. Go to line	rimarily consumer debts? dividual primarily for a pers 16b. e 17. rimarily business debts? A less or investment or through 16c.	sonal, family, or househ Business debts are debt Igh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are pa	der Chapter 7. Go to line 18. Chapter 7. Do you estimate t aid that funds will be available		perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5 5,001-1 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million ,0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 0 \$50,000	001-\$10 million 1,001-\$50 million 1,001-\$100 million 10,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to file u of title 11, United States under Chapter 7.  If no attorney represents out this document, I have	ander Chapter 7, I am award s Code. I understand the ro s me and I did not pay or a ve obtained and read the n	e that I may proceed, if e elief available under each gree to pay someone whotice required by 11 U.S	he information provided is true and bligible, under Chapter 7, 11,12, or 13 h chapter, and I choose to proceed no is not an attorney to help me fill S.C. § 342(b).
	connection with a bank both. 18 U.S.C. §§ 152,	ruptcy case can result in fi , 1341, 1519, and 3571.		money or property by fraud in imprisonment for up to 20 years, or
	/s/ Earnestine Igess Signature of Debtor 1	<u>;</u>	Signature of D	Debtor 2
		5/2018 MM / DD / YYYY	Executed or	1

## Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 7 of 66

Debtor 1 Earnestine		Igess	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,		. ,	ules filed with the petition is incorrect.
attorney, you do not	•	, , , , , , , , , , , , , , , , , , ,		
need to file this page.	/s/ Susan Eberhard	+	Date	1/5/2018
	Signature of Attorney	-		M / DD / YYYY
	Susan Eberhardt			
	Printed name			
	0 11 5			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Oznatant alkanı	0404470704		
	Contact phone	3124473701	Email address	seberhardt@semradlaw.com
			Illinois	
	Bar number		State	

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 8 of 66

Fill in this information to identify your case:								
Debtor 1	Earnestine		Igess					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

	Check if	this	is	an
_	amende	d filii	ng	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00 
	\$10,701.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,701.00
1c. Copy line 63, Total of all property on Schedule A/B	\$10,701.00
t 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$26,112.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$21,044.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$47,156.00

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 9 of 66

Deb	tor 1	Earnestine		Igess	Case number (if known)				
		First Name	Middle Name	Last Name					
Part	4:	Answer These Question	ons for Administrati	ve and Statistical Reco	ords				
6. <b>A</b>	re yo	ou filing for bankruptcy un	der Chapters 7, 11, or	13?					
			ort on this part of the for	m. Check this box and subr	mit this form to the court with your other sche	dules.			
Ŀ	<b>✓</b>	es.							
7. <b>W</b>	/hat	kind of debt do you have?	•						
[					by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.				
		our debts are not primarinis form to the court with yo		u have nothing to report on	this part of the form. Check this box and sub-	nit			
		the Statement of Your C 122A-1 Line 11; OR, Form		e: Copy your total current more more than 122C-1 Line 14.	onthly income from Official	\$4,669.18			
9.	Сор	copy the following special categories of claims from Part 4, line 6 of Schedule E/F:							
	From Part 4 on Schedule E/F, copy the following:				Total claim				
	9a.	Domestic support obligation	ns (Copy line 6a.)		\$0.00				
	9b.	Taxes and certain other deb	ts you owe the governm	nent. (Copy line 6b.)	\$0.00				
	9c.	Claims for death or persona	ıl injury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00				
	9d.	Student loans. (Copy line 6	f.)		\$15,744.00				
		Obligations arising out of a rity claims. (Copy line 6g.)	separation agreement or	r divorce that you did not rep	oort as \$0.00				
	9f. [	Debts to pension or profit-si	haring plans, and other s	similar debts. (Copy line 6h.)	\$0.00				

\$15,744.00

9g. Total. Add lines 9a through 9f.

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 10 of 66

Fill in this i	inform	nation to identify your ca	ase:						
Debtor 1		Earnestine			Igess				
Debtor 1		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fili	ing)	First Name	Middle N	Jame	Last Name				
United Sta	tes Ba	nkruptcy Court for the:	Northern		District of Illinois				
Case num			-		(State)				
(If known)									Check if this is an
Officia	l Fo	orm 106A/B							amended filing
Sched	dule	A/B: Prope	rty						12/1
category w responsible write your	vhere e for s name	you think it fits best. E supplying correct inform and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	•	wo married people parate sheet to th	e are fil nis form	ing together, both a . On the top of any a	re equally
			•		or Other Real Estate			nterest In	
		<b>or have any legal or eq</b> o to Part 2	juitable interest	in an	y residence, building, l	and, or similar pro	perty?		
ш	res. v	Vhere is the property?		\A/I-	-4 :- 4h Oh -	al. all the at a a a l	D		alaima au avanatiana Dut
1.1				WI	at is the property? Che Single-family home	ck all that apply.	the	e amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street	address, if available, or o	other description	Η	Duplex or multi-unit buil	ding	Cr	reditors Who Have Cla	ims Secured by Property.
					Condominium or coope	_		rrent value of the tire property?	Current value of the portion you own?
					Manufactured or mobile	home	-	itile property:	—————
	Numb	per Street			Land		Da		f.va.vv avvvaavahin
	- Name	on oneon			Investment property		int	escribe the nature o terest (such as fee s	simple, tenancy by
	City	State	Zip Code		Timeshare Other		th	e entireties, or a life	e estate), if known.
				Wh	o has an interest in the	property? Check		Check if this is co	mmunity property
				on				]	
					Debtor 1 only Debtor 2 only				
					Debtor 1 and Debtor 2 of	only			
					At least one of the debto	•			
				Ot	ner information you wis	h to add about thi	s item,	such as local	
				pro	perty identification nu	mber <u>:</u>			
If you	own o	r have more than one, lis	st here:	\A/L	at is the property? Che	alcall that annly	Da	and doduct convend	alaima ar ayamatiana Dut
1.2					Single-family home	ck all that apply.	the	e amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street	address, if available, or of	other description		Duplex or multi-unit buil	ding	Cr	reditors Who Have Cla	ims Secured by Property.
					Condominium or coope	· ·		irrent value of the	Current value of the
					Manufactured or mobile	home	<u>—</u>	tire property?	portion you own?
	Numb	per Street			Land				
	Nume	ou eet			Investment property			escribe the nature o terest (such as fee s	
	City	State	Zip Code		Timeshare Other		th	e entireties, or a life	e estate), if known.
	·		·		o has an interest in the	property? Check	_	Check if this is co	mmunity property
				on				J	
					Debtor 1 only Debtor 2 only				
					Debtor 1 and Debtor 2 of	only			
					At least one of the debto	•			
				Ot	ner information you wis		s item,	such as local	
					perty identification nu		,		

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 11 of 66

	Earnestine		lgess	_ Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
	et address, if available, or oth		/hat is the property? Check all that an Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
City	State	Zip Code	Investment property Timeshare Other	-	interest (such as fee s the entireties, or a life	imple, tenancy by
			The has an interest in the property?  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another.	her	(see instructions)	mmunity property
			ther information you wish to add at roperty identification number:	oout this item,	such as local	
you ha	the dollar value of the porve attached for Part 1. Wr	ite that number he	II of your entries from Part 1, includere. •re. ················▶	ling any entrie	s for pages	
you own tl	nat someone else drives. If y ns, trucks, tractors, sport ut	ou lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory ycles	-	-	
3.1	Make Model: Year:	Nissan Sentra 2017	Who has an interest in the prope one.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2017 Nissan Sentra	84000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property? \$7300.00	Current value of the portion you own? \$7300.00
			Check if this is community p instructions)	roperty (see		
3.2	Make Model: Year:		Who has an interest in the proper one.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property?	Current value of the portion you own?
			Check if this is community p instructions)	roperty (See		

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 12 of 66

ו וטוטו	Earnestine First Name	Middle Name	lgess C	Case number	(II KIIOWII)		
		iviluule Name					
3.3	Make		Who has an interest in the property		Do not deduct secured	•	
	Model:		one.		the amount of any secu	ired claims on <i>Scheaule</i> aims Secured by Propert	
	Year: Approximate mileage:		Debtor 1 only		Oreanors with thave ora	ums decured by mopert	
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors and and	other			
			Check if this is community prop	ertv (see			
			instructions)				
3.4	Make		Who has an interest in the property	? Check	Do not deduct secured	claims or exemptions. F	
	Model:		one.		the amount of any secu		
	Year:		Debtor 1 only		Creditors Who Have Cla	Claims Secured by Property.	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors and and	other			
			Check if this is community prope	erty (see			
			_     Olicok ii tilis is collillallity prop				
			instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycl	s, and acces			
Exa	nples: Boats, trailers, motors, No Yes Make		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycl  Who has an interest in the property	s, and acces le accessories ? Check	Do not deduct secured	•	
Exar	nples: Boats, trailers, motors, No Yes		instructions) er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycl  Who has an interest in the property one.	s, and acces le accessories ? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>	
Exar	nples: Boats, trailers, motors, No Yes Make Model:		instructions) er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycl  Who has an interest in the property one.  Debtor 1 only	s, and acces le accessories ? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert	
Exar	nples: Boats, trailers, motors, No Yes  Make Model: Year: Approximate mileage:		who has an interest in the property one.  Debtor 1 only  Debtor 2 only	s, and acces le accessories ? Check	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>	
Exar	nples: Boats, trailers, motors, No Yes Make Model: Year:		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycle  Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	s, and acces le accessories ? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the	
Exar	nples: Boats, trailers, motors, No Yes  Make Model: Year: Approximate mileage:		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycle  Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	s, and acces le accessories  Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the	
Exar	nples: Boats, trailers, motors, No Yes  Make Model: Year: Approximate mileage:		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycle  Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	s, and acces le accessories  Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the	
4.1	nples: Boats, trailers, motors, No Yes  Make Model: Year: Approximate mileage:		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycle  Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community property.	s, and acces le accessories  Check  Other  erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the portion you own?	
4.1	nples: Boats, trailers, motors, No Yes  Make Model: Year: Approximate mileage: Other information:		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycle  Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community proper instructions)	s, and acces le accessories ? Check other erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule	
4.1	mples: Boats, trailers, motors, No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycle  Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community proper instructions)  Who has an interest in the property	s, and acces le accessories ? Check other erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule	
4.1	mples: Boats, trailers, motors, No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model:		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycle  Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community proper instructions)  Who has an interest in the property one.	s, and acces le accessories ? Check other erty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule	
4.1	mples: Boats, trailers, motors, No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		who has an interest in the property one.  Debtor 1 and Debtor 2 only  At least one of the debtors and and instructions)  Who has an interest in the property one.  Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 3 only  Check if this is community proper instructions)  Who has an interest in the property one.  Debtor 1 only	e, and acces le accessories Check  other erty (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert	
4.1	mples: Boats, trailers, motors, No Yes Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycle  Who has an interest in the property one.  Debtor 1 only Debtor 2 only At least one of the debtors and and Check if this is community proper instructions)  Who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 2 only	s, and acces le accessories ? Check other erty (see ? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the	
4.1	mples: Boats, trailers, motors, No Yes Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		instructions)  er recreational vehicles, other vehicles t, fishing vessels, snowmobiles, motorcycle  Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community proper instructions)  Who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only	s, and acces le accessories ? Check other erty (see ? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the	

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 13 of 66

D	ebtor 1	Earnestine First Name	Middle Name	lgess Last Name	Case number (if known)	
Pa	rt 3:	1	our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interest	t in any of the following	g items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitchenv	ware		
<u> </u>	No Yes. [	Describe	Bedroom Sets (3)			\$700.00
		tronics bles: Television	s and radios; audio, video, stereo, and o	digital equipment; compute	ers, printers, scanners; music	
<u> </u>		Describe	Televisions (5)			\$500.00
	Examp		ue and figurines; paintings, prints, or other in, or baseball card collections; other co	the state of the s	• •	
<b>✓</b>	No Yes. [	Describe				
		oles: Sports, ph	rts and hobbies lotographic, exercise, and other hobby as; carpentry tools; musical instruments		tables, golf clubs, skis; canoes	
<b>✓</b>	No Yes. [	Describe				
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and related	equipment		
✓	No	- "				
Ш	Yes. L	Describe				
			clothes, furs, leather coats, designer we	ar, shoes, accessories		
	No Yes I	Describe	Misc. Used Clothing			
Y		20001120111	Wilso. Occur Glotting			\$800.00
		-	ewelry, costume jewelry, engagement ri er	ings, wedding rings, heirlod	om jewelry, watches, gems,	
<u> </u>	No Yes. [	Describe	Misc. Jewelry			\$150.00
		n-farm animal bles: Dogs, cat	s, birds, horses			
<b>✓</b>	No Yes. [	Describe				· ———
_	<b>4. Any</b> No	other persor	aal and household items you did not	already list, including an	y health aids you did not list	
		Describe				
ш						
			lue of all of your entries from Part 3, number here	, including any entries fo	r pages you have attached	\$2835.00

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 14 of 66

Debtor 1 Earnestine Igess Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third Bank 17.1. Checking account: \$564.00 \$2.00 17.2. Checking account: Citi Bank 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 15 of 66

Debt		Earnestine		Igess	Case number (if known)	
		First Name	Middle Name	Last Name		
20.	Neg Non	otiable instruments i	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	ites, and money orders.	
21.		irement or pension		415 vift in	a a sala an a a sala a an a sala a la sala a l	
			RA, ERISA, Neogii, 401(k), 403(b)	, thint savings accounts	s, or other pension or profit-sharing plans	
		No	Type of account:	Institution name:		
	Ш	Yes. List each account		monation name.		
		separately.	401(k) or similar plan:			
			Pension plan:			·
			IRA:			
			Retirement account:		-	
			Keogh:			
			Additional account:			
			Additional account:			
22.	You Exar		prepayments I deposits you have made so that with landlords, prepaid rent, public			
		Yes	Electric:			
			Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:	-		
00	A	witing (A contract fo		vov either for life or fo	r a number of veers)	
23.			or a periodic payment of money to	you, eitner for life or to	r a number of years)	
	$\mathbf{\underline{\vee}}$	No	Issuer name and description:			
	Ш	Yes				

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 16 of 66

Debt	tor 1 Earnestine	Middle Norse		number (if known)	
24.			Last Name n a qualified ABLE program, or under a qualifi	ied state tuition program.	
	— ·	), 529A(b), and 529(b)(1).			
	No Instituti	ion name and description. Se	Separately file the records of any interests.11 U.S.C	C. § 521(c):	
25.	Trusts, equitable or texercisable for your		y (other than anything listed in line 1), and rig	ghts or powers	
	✓ No  Yes. Describe				
26.			s, and other intellectual property seeds from royalties and licensing agreements		
	<b>✓</b> No				
	Yes. Describe				
27.	Licenses, franchises	 , and other general intang	gibles		
	— N.	rmits, exclusive licenses, coo	operative association holdings, liquor licenses, pr	rofessional licenses	
	No Yes. Describe				
Mor	ney or property owe	ed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property owe				portion you own? Do not deduct secured
	Tax refunds owed to y	you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to y  No Yes. Give specific i about them,	you		Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds owed to y  No Yes. Give specific i about them, you already fi	you  nformation including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to y  No Yes. Give specific i about them, you already fi and the tax y  Family support	nformation including whether illed the returns ears	l support, child support, maintenance, divorce se	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds owed to y  No Yes. Give specific i about them, you already fi and the tax y  Family support Examples: Past due or	nformation including whether illed the returns ears	support, child support, maintenance, divorce se	State:  Local:  ettlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to y  No Yes. Give specific i about them, you already fi and the tax y  Family support  Examples: Past due or	nformation including whether illed the returns ears	support, child support, maintenance, divorce se	State: Local: ettlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to y  No Yes. Give specific i about them, you already fi and the tax y  Family support Examples: Past due or	nformation including whether illed the returns ears	support, child support, maintenance, divorce se	State:  Local:  ettlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y  No Yes. Give specific i about them, you already fi and the tax y  Family support Examples: Past due or	nformation including whether illed the returns ears	support, child support, maintenance, divorce se	State: Local: ettlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to y  No Yes. Give specific i about them, you already fi and the tax y  Family support Examples: Past due or	nformation including whether illed the returns ears	support, child support, maintenance, divorce se	State: Local:  sttlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  tt  \$0.00  \$0.00  \$0.00  \$0.00
29.	Tax refunds owed to y  No Yes. Give specific i about them, you already fi and the tax y  Family support Examples: Past due or  No Yes. Give specific i	nformation including whether illed the returns ears		State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
29.	Tax refunds owed to y No Yes. Give specific i about them, you already fi and the tax y  Family support Examples: Past due or Yes. Give specific i  Other amounts some Examples: Unpaid wag Social Secur	nformation including whether illed the returns ears	nents, disability benefits, sick pay, vacation pay, v	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
29.	Tax refunds owed to y  No Yes. Give specific i about them, you already fi and the tax y  Family support Examples: Past due or  No Yes. Give specific i  Other amounts some Examples: Unpaid wag	nformation including whether illed the returns ears	nents, disability benefits, sick pay, vacation pay, v	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 17 of 66

Deb	tor 1 Earr			lgess	Case number (if known)	
	First	t Name	Middle Name	Last Name		
31.		sts in insurance les: Health, disab		lth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
		s. Name the insu each policy and l		Company name:	Beneficiary:	Surrender or refund value:
32.	If you a	are the beneficiary y because some	y of a living trust, expect p	someone who has died proceeds from a life insurance polic	ry, or are currently entitled to receive	
	Yes	s. Describe				
33.	Example No	<i>les:</i> Accidents, er		you have filed a lawsuit or made rrance claims, or rights to sue	a demand for payment	
34.	to set o	off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	V No	s. Describe				
35.	Any fin	ancial assets y	ou did not already list			
	✓ No Yes	s. Describe				
36.			-	n Part 4, including any entries fo		\$566.00
Part				_	nterest In. List any real estate in Par	t1.
37.	Do you	own or have a	ny tegat or equitable in	terest in any business-related pr		
		. Go to Part 6. s. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accour	nts receivable o	or commissions you alre	eady earned		
	✓ No Yes	s. Describe				
39.			nishings, and supplies ated computers, software	, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	etronic devices
	✓ No Yes	s. Describe				

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 18 of 66

Deb	tor 1 Earnestine	lgess Case number (if know	n)
10	First Name	Middle Name Last Name	
40.	machinery, fixtures, e	equipment, supplies you use in business, and tools of your trade	
	<b>✓</b> No		
	Yes. Describe		
	<del></del>		
11	Inventory		
41.	Inventory		
	<b>✓</b> No		
	Yes. Describe		
42	Interests in partnersh	nins or joint ventures	
		inpo or joint voitariou	
		Name of entity: % of own	nership:
	Yes. Give specific	•	·
	information about them	·	<del></del>
43	Customer lists, mailing	lists, or other compilations	<del></del>
		,,	
	No No		
	Yes. Do your lists i	nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	No		
	Yes. Desc	ribe	
44.	Any business-related	property you did not already list	
	<b>✓</b> No		
	Yes. Give specific	·	<del></del>
	information		
45 A	dd the dellar value of	all of your entries from Part 5, including any entries for pages you have attached	
		all of your entries from Part 5, including any entries for pages you have attached er here	
<u> </u>			
Pari		arm- and Commercial Fishing-Related Property You Own or Have an Into an interest in farmland, list it in Part 1.	erest In.
46.	Do you own or have a	iny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured claims
			or exemptions
47.	Farm animals		
	Examples: Livestock, p	oultry, tarm-raised tish	
	<b>✓</b> No		
	Yes. Describe		

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 19 of 66

Debt	or 1 Earnestine First Name		gess ast Name	Case number (if known)	
48.	Crops-either growing of		ast Name		
	<b>I</b> ✓ No				
	Yes. Describe				
	_				
49.	Farm and fishing equip	 ment, implements, machinery, fixture	es, and tools of trade		
	No No				
	Yes. Describe				
	_				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	<b>√</b> No				
	Yes. Describe				
51.	Any farm- and commer	cial fishing-related property you did	not already list		
	<b>✓</b> No				
	Yes. Describe				
52. Ad	dd the dollar value of al	l of your entries from Part 6, including	g any entries for page	es you have attached	
		here			
				_	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	est in That You Did	Not List Above	
53.		perty of any kind you did not already les, country club membership	ist?		
	✓ No	, country olds monocomp			
	Yes. Give specific				
	information				
E4 A.	dd tho dollow wolve of ol	l of very entries from Dort 7. Write th	-tb		
54. A	ud the donar value of ar	l of your entries from Part 7. Write the	at number here		
Part 8	List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	<u> </u>
		•			
56. <b>p</b>	part 2 total vehicles, line	e 5	\$7300.00	<u> </u>	
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$2835.00	_	
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$566.00	_	
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52		_	
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54		_	
62. <b>T</b>	Total personal property.	Add lines 56 through 61	\$10701.00	_	+ \$10701.00
			φ10701.00	Copy personal property total	1 \$10701.00
					\$10701.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 20 of 66

Debtor 1	Earnestine		Igess	Case number (if known)	
	First Name	Middle Name	Last Name		

#### Schedule A/B: Property. Additional page

Part 3: Describe	our Personal and Household Items	
Do you own or ha	Current value of the portion you own?  Do not deduct secured claims or exemptions.	
6.2. Household good	ds and furnishings	
No		
Yes. Describe	Living Room Set	\$250.00
6.3. Household good	ds and furnishings	
No		
Yes. Describe	Kitchen Table & Chairs	\$150.00
6.4. Household good	ds and furnishings	
No		
Yes. Describe	Misc. Household Goods	\$200.00
7.2. Electronics		
No		
Yes. Describe	Laptop Computer	\$35.00
7.3. Electronics		
No		
Yes. Describe	Tablet & Cell Phone	\$50.00

Casa 18-00303 Filed 01/05/18 Entered 01/05/18 17:56:25 Docc Main

		Case 10-003			ge 21 of 6	6	Desc Main
Fill	in this inforn	nation to identify your c	ase:				
Del	otor 1	Earnestine First Name	Middle Name	Igess Last Name			
_	otor 2 ouse, if filing)	First Name	Middle Name	Last Name			
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)			
	se number nown)			(2.000)			
O	fficial I	orm 106C					Check if this is an amended filing
Sc	hedule	C: The Prop	erty You Clain	n as Exempt			04/16
info as e add For stat the tax	ormation. Unexempt. If no litional page each item te a specificamount of exempt recommend of the exemp	Ising the property you nore space is needed les, write your name a n of property you cla ic dollar amount as f any applicable stat etirement funds—ma	, fill out and attach to t and case number (if kno im as exempt, you mu exempt. Alternatively autory limit. Some exe ay be unlimited in doll	/B: Property (Official his page as many coown).  ust specify the amoon, you may claim the mptions—such as the amount. However, as the property of the such as the such as the property of the such as the	Form 106A/ opies of <i>Part</i> ount of the ex full fair mar those for hea er, if you clai	(B) as your source, list 2: Additional Page as the semption you claim. The ket value of the propalth aids, rights to return an exemption of	one way of doing so is to perty being exempted up to eceive certain benefits, and 100% of fair market value nined to exceed that amount,
		•	to the applicable state		e value of the	e property is determ	illied to exceed that amount,
Pa		tify the Property You	· · · · · · · · · · · · · · · · · · ·				
1.		•	claiming? Check one onle ederal nonbankruptcy ex		,	I.	
			ederal nonbankruptcy ex emptions. 11 U.S.C. § 522		3 322(0)(3)		
2.	_	· ·	edule A/B that you claim		nformation be	low.	

Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(c); 735 ILCS \$7,300.00 5/12-1001(b) description: **✓** \$0 Nissan Sentra, 2017, 100% of fair market value, up to any 2017 Nissan Sentra applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$700.00 description: **✓** \$700.00 Bedroom Sets (3) 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) **✓** No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 22 of 66

Debtor 1 Earnestine Igess Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Living Room Set	\$250.00	\$250.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$150.00	\$150.00	735 ILCS 5/12-1001(b)
Kitchen Table & Chairs Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$150.00	\$150.00	735 ILCS 5/12-1001(b)
Misc. Jewelry Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$800.00	<b>V</b>	735 ILCS 5/12-1001(a)
Misc. Used Clothing Line from		\$800.00  100% of fair market value, up to any applicable statutory limit	_
Schedule A/B:11 Brief description:	\$500.00	© 0500.00	735 ILCS 5/12-1001(b)
Televisions (5) Line from		\$500.00  100% of fair market value, up to any applicable statutory limit	_
Schedule A/B:07  Brief description:	\$35.00	#25.00	735 ILCS 5/12-1001(b)
Laptop Computer Line from		\$35.00  100% of fair market value, up to any applicable statutory limit	_
Schedule A/B:07  Brief description:	\$50.00		735 ILCS 5/12-1001(b)
Tablet & Cell Phone Line from		\$50.00	_
Schedule A/B: 07 Brief	\$200.00	applicable statutory limit	735 ILCS 5/12-1001(b)
description:  Misc. Household Goods  Line from	Ψ200.00	\$200.00 100% of fair market value, up to any	_
Schedule A/B:06 Brief		applicable statutory limit	735 ILCS 5/12-1001(b)
description:  Checking account, Fifth Third Bank	\$564.00	\$564.00  100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief description: Checking account, Citi	\$2.00	\$2.00	735 ILCS 5/12-1001(b)
Bank Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	_

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 23 of 66

		D	Cument Page 23 01	00		
Fill in this infor	mation to identify your ca	ase:				
Debtor 1	Earnestine		Igess			
20210	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
· ,	Form 106D					Check if this is an amended filing
Schedu	le D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more space is name and case	needed, copy the Addition number (if known).	onal Page, fill it out, nu	e are filing together, both are equ nber the entries, and attach it to t	•		
-	creditors have claims s					
No. 0	Check this box and subn	nit this form to the court	with your other schedules. You hav	e nothing else to rep	ort on this form.	
✓ Yes.	Fill in all of the information	n below.				
Part 1: List	All Secured Claims					
2. List all separate	secured claims. If a credi	han one creditor has a pa	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	MOTOR ACCEPTANC	Describe the property	that secures the claim:	\$26,112.00	\$7,300.00	\$18,812.00
Creditor's	Name INWEST PKWY	2017 Nissan Sentra	That seed see the claim.			
Numb			, the claim is: Check all that apply.			
		. Contingent				
IRVING	TX 75063	Unliquidated				
City	State ZIP Code	Disputed				
_	res the debt? Check one. otor 1 only	Nature of lien. Check	all that apply.			
	otor 2 only	_	made (such as mortgage or secured			
	otor 1 and Debtor 2 only	car loan)	aas (cas.: ass.tgags et essatea			
	east one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	another	Judgment lien from	n a lawsuit			
to a	eck if this claim relates a community debt	Other (including a	ight to offset)			
Date de	ebt was <u>7/2017</u>	Last 4 digits of accou	nt number0001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$26,112.00

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 24 of 66

HIII II	n this infori	mation to identify your c	ase:					
Deb	tor 1	Earnestine		Igess				
		First Name	Middle Name	Last Name				
	tor 2	<del></del>						
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)			. ,				
Off	icial F	orm 106E/F				Che	ck if this is an	amended filing
Sc	hedu	ıle E/F: Cre	ditors Who	Have Unse	ecured Claims			12/15
other Form clain the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims	could result in a clai expired Leases (Official Secured by Property	ims and Part 2 for creditors wit n. Also list executory contracts Il Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	on <i>Schedu</i> ny creditor the Part yo	ule A/B: Prop s with partia ou need, fill i	perty (Official ally secured t out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amou ding to the creditor's na particular claim, list the		both priority	and nonprior	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 25 of 66

Debtor 1 Earnestine Igess Case number (if known) Middle Name First Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ATT SERVICES \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 192830 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 00919 SAN JUAN Puerto Rico City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Cable Bill Other. Specify \_\_\_ Is the claim subject to offset? Yes City of Chicago 4.2 \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name 205 W Randolph # 1100 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. c/o Goldman and Grant Contingent Unliquidated Illinois 60606 Chicago City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Parking Tickets Is the claim subject to offset? **✓** No Yes FED LOAN SERV 4.3 \$5,456.00 Last 4 digits of account number 0002 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 60610 2/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 17016 Pennsylvania Cornwall Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 26 of 66

Debtor 1 Earnestine Igess Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 FED LOAN SERV \$4,273.00 Last 4 digits of account number 0005 Nonpriority Creditor's Name When was the debt incurred? 8/2015 P.O. Box 60610 Number Street As of the date you file, the claim is: Check all that apply. Contingent Cornwall Pennsylvania 17016 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes FED LOAN SERV \$2,408.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name P.O. Box 60610 When was the debt incurred? 2/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Pennsylvania 17016 Cornwall Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes FED LOAN SERV 4.6 \$2,403.00 Last 4 digits of account number \_ Nonpriority Creditor's Name P.O. Box 60610 When was the debt incurred? 8/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 17016 Cornwall Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 27 of 66

Debto	· ·			Igess	Case number (if known)					
	First Name	Middle Nan	ne	Last Name						
Part 2	Your NONPRIO	RITY Unsecured C	laims - Conti	nuation Page						
	After listing any enti	ries on this page, num	ber them begin	ning with 4.5, foll	owed by 4.6, and so forth.	Total claim				
4.7	FED LOAN SERV			Last 4 o	ligits of account number 0003	\$1,204.00				
	Nonpriority Creditor's P.O. Box 60610	Name		When w	vas the debt incurred? 6/2015					
	Number Street			As of th	e date you file, the claim is: Check all that apply.					
				Cor	ntingent					
	Cornwall City	Pennsylvania State	17016 Zip Code		quidated					
	Who incurred the de		Zip Oode	Disp	outed					
	Debtor 1 only			Type of NONPRIORITY unsecured claim:						
	Debtor 2 only			<b>✓</b> Stu	Student loans					
	Debtor 1 and Deb	otor 2 only		П оы	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	At least one of the	e debtors and another		_						
	Check if this claim relates to a community debt  Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts Other. Specify						
			Oth							
	<b>✓</b> No									
	Yes									

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 28 of 66

Debto	or 1 Earnest		Middle Name	lgess Last Name	Case number (if known)
Part 3	List O	thers to Be Notifie	ed About a Debt Tha	at You Already Liste	ed
C	ollection ollection	agency is trying to c agency here. Similar	ollect from you for a d ly, if you have more th	ebt you owe to some on an one creditor for an	, for a debt that you already listed in Parts 1 or 2. For example, if a one else, list the original creditor in Parts 1 or 2, then list the ny of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page.
	HARRIS & HARRIS LTD  Name  111 W JACKSON BLVD S-400  Number Street			On which entr	ry in Part 1 or Part 2 did you list the original creditor?
_				Line 4.2	of (Check Part 1: Creditors with Priority Unsecured Claims one):
-	Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
(	CHICAGO	Illinois	60604	Last 4 digits o	of account number
7	City	State	Zip Code		

Entered 01/05/18 17:56:25 Desc Main Case 18-00393 Doc 1 Filed 01/05/18 Page 29 of 66 Document

Debtor 1 Earnestine Igess Case number (if known) Middle Name First Name Part 4: Add the Amounts for Each Type of Unsecured Claim

#### 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$15,744.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$5,300.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$21,044.00 6j. Total. Add lines 6f through 6i.

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 30 of 66

Fill in this infor	mation to identify your c	ase:			
Debtor 1	Earnestine		Igess		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
		-	(State)		
Case number (If known)					

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or comp	any with whom you have	the contract or lease	State what the contract or lease is for
2.1	Bell, Tracey Name 7025 S. Wabash			Residential Lease, Debtor is Lessee, Yearly Lease
	Number	Street		
	Chicago	Illinois	60637	
	City	State	Zip Code	

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 31 of 66

			DC	cument rag	C 31 01 00	,
Fill in t	nis infori	mation to identify your o	ase:			
Debtor	1	Earnestine First Name	Middle Name	Igess Last Name		
Debtor (Spouse,		First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	Northern	District of Illinois		
Case n				(State)		
	-	Form 106H				Check if this is a amended filing
Sch	edule	H: Your Cod	lebtors			12/1
known)	. Answe	r every question.	ou are filing a joint case, do			itional Pages, write your name and case number (if
	aho, Lou No. ( Yes.	isiana, Nevada, New Me Go to line 3.	lived in a community pro kico, Puerto Rico, Texas, W er spouse, or legal equiva	ashington, and Wiscons	sin.)	property states and territories include Arizona, California,
		Yes. In which communit	y state or territory did you	ı live?	Fill in the	name and current address of that person.
		Name of your spouse, t	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip C	ode	
		•	•	•	•	e is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 32 of 66

		200	Jamone	. ago oz	. 01 00		
Fill in this info	ormation to identify	your case:					
Debtor 1	Earnestine		Igess				
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	LastN		_	An amended filing	
(Spouse, ii lillig)	FIRST Name	Middle Name	Last N			C	
United States B the: Case number	Bankruptcy Court for	Northern	District of Illi	inois State)		A supplement showing post-petition chaptel expenses as of the following date:	
(lf known)					<u> </u>	MM / DD / YYYY	
Official F	orm 106I						
Schedul	e I: Your In	come				12	
information ab spouse. If mor number (if kno	oout your spouse. I	f you are separated and , attach a separate she y question.	d your spous	se is not filing	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case	
Fill in your information			Debtor 1			Debtor 2	
		Employment status	<b>✓</b> Emplo	ved		Employed	
attach a sep information	more than one job, arate page with about additional			mployed		Not Employed	
employers.		Occupation				-	
self-employe	time, seasonal, or ed work.	Employer's name	Better Care	e, Inc.		_	
•	may include student ker, if it applies.	Employer's address	123 E Ogo Number Str	den Ave Ste 102 reet	2a	Number Street	
						<u> </u>	
			Hinsdale City	Illinois State	60521 Zip Code	City State Zip Code	
		How long employed there?					
Part 2: Give	e Details About N	nonthly Income					
spouse unless If you or your r	you are separated.	e more than one employer,		information for	-	or that person on the lines below. If you need  For Debtor 2 or non-filing spouse	
		ary, and commissions (before a calculate what the monthly to the commissions)		2.	\$2,295.15		
3. Estimate	and list monthly over	rtime pay.		3	+ \$0.00		
4. Calculate	e gross income. Add li	ne 2 + line 3.		4.	\$2,295.15		

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 33 of 66

Debto	r 1Earnestine First Name Middle Name	Igess Last Name	Case number known)	` (if	
	- Hot hand	2401 1140	For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	<b>→</b> 4.	\$2,295.15		
5. List	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$424.32		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	5h	+ \$0.00 +		
6. <b>Add</b> +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e	+5f + 5g 6.	\$424.32		
7. Calo	culate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$1,870.83		
8. List	all other income regularly received:				
8a.	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a	and			
	the total monthly net income.	8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
8c.	Family support payments that you, a non-filing spouse, dependent regularly receive				
	Include alimony, spousal support, child support, maintenand divorce settlement, and property settlement.	ce, 8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
8e.	Social Security	8e.	\$900.00		
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (beneunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:  Food Assistance Programs Income	-	\$35.00		
8a	Pension or retirement income	8g.	\$0.00	<del></del>	
	Other monthly income. Specify:	8h	<del></del>		
	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8		\$935.00		
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. g spouse	\$2,805.83 +	=	\$2,805.83
Inc frier	ate all other regular contributions to the expenses that you lude contributions from an unmarried partner, members of youngs or relatives.  not include any amounts already included in lines 2-10 or an	our household, you	ur dependents, your roomn		
	ecify:			11.	+ \$0.00
	Id the amount in the last column of line 10 to the amount to that amount on the Summary of Schedules and Statistical				\$2,805.83
					Combined monthly income
13. <b>Do</b>	you expect an increase or decrease within the year aft	er you file this fo	rm?		
<b>✓</b>	No.				
	Yes. Explain:				

### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 34 of 66

		Docu	ment Page 34 of 66	i		
Fill in this infor	mation to identify	your case:				
Debtor 1	Earnestine		Igess			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng	
United States B	Sankruptcy Court fo	or the: Northern [	District of Illinois		howing post-petit the following date	•
Case number			(State)			
				MM / DD / YYYY	Y	
Official	Form 106	<u>5J</u>				
Schedul	e J: Your l	Expenses				12/15
information. If (if known). Ans						umber
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live	in a separate household?				
г	No					
	Yes. Debtor 2 n	nust file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.		
2. Do you have	e dependents?	No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 10 years	Does depend with you?	ent live
					✓ Yes.	
	enses include f people other	No				
than yourself and	d your	Yes				
dependents	s? 					
Part 2: Estir	nate Your Ong	oing Monthly Expenses				
_	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup		•	•	
	•	non-cash government assistance uded it on Schedule I: Your Income	-		Yo	ur expenses
	or home owners or the ground or lo	<b>hip expenses for your residence.</b> In t. 4.	clude first mortgage payments and		4.	\$900.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 35 of 66

Debtor 1 Earnestine Igess Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equily loans         5.         \$0.00           6. Utilities:         5.         \$0.00           6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Tallephone, call phone, Internet, satellite, and cable services         6c.         \$10.00           6d. Other, Speatity:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$432.00           8. Childrage and children's education costs         8.         \$0.00           9. Clothing, Jaundry, and dry cleaning         9.         \$75.00           10. Personal care products and services         10.         \$50.00           11. Medical and dental expenses         11.         \$0.00           12. Transportation, Include gaz payments         12.         \$150.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Internamence.         \$0.00         \$0.00           15. White insurance         15a         \$0.00           15. White insurance         15a         \$0.00           15. White insurance.         15c         \$0.00           16. Taxes	FIISUNAINE	Wildlie Name Last Name		
				Your expenses
6a. Electricity, heat, natural gas         6a.         \$200.00           6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$100.00           6d. Other. Specify:         6d.         \$0.00           7. Food and housekeeping supplies         7.         \$432.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$75.00           10. Personal care products and services         11.         \$0.00           11. Medical and dental expenses         11.         \$0.00           11. Medical and dental expenses         11.         \$0.00           11. Medical and dental expenses         11.         \$0.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$150.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Install insurance         15.         \$52.00           15b. Health insurance         15.         \$5.00           15c. Vahicle Insurance         15.         \$0.00           15c. Vahicle Insurance	5. Additional mortgage payments for yo	our residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$100.00           6d. Other, Specify:         7.         \$432.00           7. Food and housekceping supplies         7.         \$432.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$75.00           10. Personal care products and services         10.         \$55.00           11. Medical and dental expenses         11.         \$0.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$150.00           10. Do not include care payments.         13.         \$0.00           14. Charitable contributions and religious donations         13.         \$0.00           15. Insurance.         15.         \$52.00           15a. Life insurance deducted from your pay or included in lines 4 or 20.         15a. Life insurance         15a.         \$52.00           15c. Vehicle insurance         15b.         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00	6. Utilities:			
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6d. Other Specify:	6b. Water, sewer, garbage collection		6b.	\$0.00
7. Food and housekeeping supplies       7.       \$432.00         8. Childcare and childcare's education costs       8.       \$0.00         9. Clothing, laundry, and dry cleaning       9.       \$75.00         10. Personal care products and services       10.       \$550.00         11. Medical and dental expenses       11.       \$0.00         12. Transportation. Include gas, maintenance, bus or train fare.       12.       \$150.00         Do not include car payments       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance.       15a       \$52.00         Do not include insurance deducted from your pay or included in lines 4 or 20.       15a       \$52.00         15b. Health insurance       15a       \$50.00         15c. Vehicle insurance       15a       \$50.00         15c. Vehicle insurance       15a       \$0.00         15c. Vehicle insurance. Specify:       15d       \$0.00         15c. Vehicle insurance. Specify:       15d       \$0.00         15c. Vehicle insurance. Specify:       15a       \$0.00         15c. Vehicle insurance. Specify:       15a       \$0.00         15c. Vehicle insurance. Specify:       15a       \$0.00         15c. Vehicle	6c. Telephone, cell phone, Internet, sat	tellite, and cable services	6c.	\$100.00
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9. Clothing, laundry, and dry cleaning       9, \$75.00         10. Personal care products and services       10. \$50.00         11. Medical and dental expenses       11. \$0.00         12. Transportation, Include gas, maintenance, bus or train fare.       12. \$150.00         Do not include car payments       13. \$0.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       15a       \$52.00         15b. Health insurance deducted from your pay or included in lines 4 or 20.       15a       \$52.00         15c. Vehicle insurance       15b       \$0.00         15c. Vehicle insurance       15c       \$146.00         15c. Vehicle insurance. Specify	7. Food and housekeeping supplies		7.	\$432.00
10, Personal care products and services   10, \$50.00     11, Medical and dental expenses   11, \$0.00     12, Transportation, Include gas, maintenance, bus or train fare.	8. Childcare and children's education of	costs	8.	\$0.00
11. Medical and dental expenses       11.       \$0.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$150.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a.       \$52.00         15b. Health insurance. Specify:       15c.       \$146.00       \$0.00         15c. Vehicle insurance. Specify:       15d. Other insurance. Specify:       15d. \$0.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       15d. \$0.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       16       \$0.00         17. Installment or lease payments:       17a       \$0.00         17. Lo. Car payments for Vehicle 1       17a       \$0.00         17b. Car payments for Vehicle 2       17b       \$0.00         17c. Other. Specify:       17c       \$0.00         17c. Other. Specify:       17c       \$0.00         18. Your payments for Vehicle 1       17c	9. Clothing, laundry, and dry cleaning		9.	\$75.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15a. Life insurance 15b. So.00 15b. Health insurance 15c. Vehicle insurance 15c. So.00 16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15c. Lorder insurance Specify: 15c. So.00 16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15c. Car payments for Vehicle 1 17c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 17c. Other. Specify: 17c. Cother. Specify: 17c. Other. Specify: 17c. Other. Specify: 17c. Other. Specify: 17c. Other. Specify: 17d. So.00 18. Your payments for Vehicle 1, Your Income (Official Form 106i). 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106i). 19. Other payments you make to support others who do not live with you. Specify: 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20b. So.00 20c. Property, homeowner's, or renter's insurance 20c. So.00 20d. Maintenance, repair, and upkeep expenses.	10. Personal care products and service	es	10.	\$50.00
Do not include car payments   13.   13.   13.   13.   13.   13.   14.	11. Medical and dental expenses		11.	\$0.00
14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       50.00         Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15b. \$52.00         15b. Health insurance       15b. \$50.00       15c. Vehicle insurance       15c. \$146.00         15c. Vehicle insurance. Specify:       15d. \$0.00       \$0.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$9.00       \$0.00         17. Installment or lease payments:       16       \$0.00         17. Locar payments for Vehicle 1       17a. \$0.00       \$0.00         17b. Car payments for Vehicle 2       17b. \$0.00       \$0.00         17c. Other. Specify:       17c. \$0.00       \$0.00         17c. Other. Specify:       17c. \$0.00       \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       \$0.00         Specify:       19. \$0.00         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a. \$0.00         20b. Real estate taxes.       20b. \$0.00         20c. Property, homeowner's, or rente		ance, bus or train fare.	12.	\$150.00
15. Insurance.	13. Entertainment, clubs, recreation, n	ewspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance   15a   \$52.00 15b. Health insurance   15b   \$0.00 15c. Vehicle insurance   15c   \$146.00 15c. Vehicle insurance   15c   \$146.00 15d. Other insurance. Specify:   15d   \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	14. Charitable contributions and religion	ous donations	14.	\$0.00
15b		m your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$52.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
Specify:			15c	\$146.00
Specify:	15d. Other insurance. Specify:		15d	\$0.00
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	16. Taxes. Do not include taxes deducted	from your pay or included in lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. Other. Specify:  17d. S0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	Specify:		16	\$0.00
17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  17d. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	17. Installment or lease payments:		10	
17c. Other. Specify:	17a. Car payments for Vehicle 1		17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle 2		17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00			17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20b. \$0.00  20c. Property, homeowner's, or renter's insurance  20c. \$0.00  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00				\$0.00
Specify:		•	18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	, , , , , , , , , , , , , , , , , , , ,	rt others who do not live with you.	10	00.00
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		cluded in lines 4 or 5 of this form or on Schedule I: Your Income	19.	\$0.00
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20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses.  20d \$0.00	20c. Property, homeowner's, or renter'	s insurance		
	20d. Maintenance, repair, and upkeep	expenses.		
	20e. Homeowner's association or cond	dominium dues	20e	\$0.00

## Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 36 of 66

Debtor 1 Earnestine Igess Case number (if known)		
First Name Middle Name Last Name		
21. Other. Specify:	21	\$0.00
22. Calculate your monthly expenses.	\$2	105.00
22a. Add lines 4 through 21.	Ψ2,	\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$2	105.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22.	
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a <b>\$2</b> ,	805.83
23b. Copy your monthly expenses from line 22 above.	23b <b>\$2,</b>	105.00
23c. Subtract your monthly expenses from your monthly income.	\$	700.83
The result is your monthly net income.	23c	
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes  Explain here:  Debtor's son receives SSI each month.		

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Page 37 of 66 Document

Fill in this information to identify your case:					
Debtor 1	Earnestine		Igess		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(		

#### Official Form 106Dec

#### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining

money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Earnestine Igess	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/5/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 38 of 66

Fill in this in	nformation to identify your	case:				
Debtor 1	Earnestine		Igess			
1	First Name	Middle Na	•	Э		
Debtor 2 (Spouse, if filir	ng) First Name	Middle Na	me Last Name	e		
United Stat	tes Bankruptcy Court for the	: Northern	District of Illino	s		
Case numb	ber		(State	(2)		
(If known)				_		Check if this is a
Officia	al Form 107					amended filing
Staten	nent of Financi	al Affairs fo	r Individuals I	Filing for Ba	ankruntov	04/1
informatio number (if	nplete and accurate as pon. If more space is need the known). Answer every Give Details About You	led, attach a separ question.	ate sheet to this form.	On the top of any		
	at is your current marital s		na where fou Livea	beiore		
		itatus.				
	Married Not married					
	ng the last 3 years, have y	and the sales of the	Alban Alban ar barrar a 20	0		
	No Yes. List all of the places	you lived in the last 3	s years. Do not include v	here you live now.		
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as Deb	tor 1	Same as Debtor 1
	7751 Paulina		F 10/0010			_
	Number Street	_	From 10/2013	Number Street		From
	Obieses Illinois		To <u>09/2016</u>			То
	Chicago Illinois City State	Zip Code		City	State Zip Code	
				Same as Deb	tor 1	Same as Debtor 1
	Number Street		From	Number Street		From
		_	То	-		То
	City State	Zip Code		City	State Zip Code	
and te		ifornia, Idaho, Louisia		Puerto Rico, Texas, \		

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 39 of 66

Debtor 1 Earnestine Igess Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$25000.00 Wages, For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$24000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: Est. YTD LINK \$70.00 For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 40 of 66

Debtor 1 Earnestine Igess Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 41 of 66

Mithin 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  nsiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  ✓ No  ✓ Yes. List all payments to an insider.  Dates of payment  Dates of payment  Total amount Amount you still owe  Reason for this payment  First Name  Number Street  City State Zip Code
Insider's Name  Number Street  Number Street
Yes. List all payments to an insider.  Dates of payment  Dates of payment  Dates of payment  Amount you still owe  Reason for this payment  Number Street
Dates of payment Paid Amount you still owe  Insider's Name  Number Street
Number Street
City State Zip Code
Insider's Name
Number Street
City State Zip Code
insider? Include payments on debts guaranteed or cosigned by an insider.  ✓ No  ✓ Yes. List all payments that benefited an insider.  Dates of payment paid  Total amount still owe  Reason for this payment Include creditor's name
Insider's Name
Number Street
City State Zip Code
Insider's Name
Number Street
City State Zip Code

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 42 of 66

Debtor 1 Earnestine Igess Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Pay Check \$0 City of Chicago Creditor's Name Explain what happened 205 W Randolph # 1100 Number Street Property was repossessed. c/o Goldman and Grant Property was foreclosed. Illinois 60606 Chicago Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 43 of 66

Deb		Earnestine First Name		Middle Name	lgess Last Name	Case number (if known)		
11.		hin 90 days before counts or refuse to No Yes. Fill in the de	make a pay			bank or financial institution, s	et off any amou	nts from your
					Describe the action the	ne creditor took	Date action was taken	Amount
		Creditor's Name						
		Number Street			Last 4 digits of account	number: XXXX-		
		City	State	Zip Code				
12.		nin 1 year before y ointed receiver, a				possession of an assignee for	the benefit of c	reditors, a court-
	<b>✓</b>	No Yes						
Part	5:	List Certain Gift	ts and Cont	ributions				
13.	Wit	thin 2 years before No Yes. Fill in the de	etails for each	n gift.	you give any gifts with a good party and party	total value of more than \$600		Value
		per person	value of mor	re than \$600	Describe the ghts		Dates you gave the gifts	value
		Person to Whom	You Gave the	Gift				
		Number Street						
		City Person's relationsh	State nip to you	Zip Code				
		Person to Whom	You Gave the	Gift				
		Number Street						
		City Person's relationsh	State nip to you	Zip Code				

### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 44 of 66

Debt	tor 1	Earnestine	lgess	Case number (if known)	
		First Name Middle Name	Last Name		
14.	Wit	hin 2 years before you filed for bankruptcy, did	you give any gifts or contributions	with a total value of more than \$600	to any charity?
	<b>V</b>	No			
	Ħ	Yes. Fill in the details for each gift or contributi	on.		
	ш	Gifts or contributions to charities	Describe what you contributed	Date you	Value
		that total more than \$600	Bootings What you continue	contributed	valuo
		Charity's Name	-		
			-		
		Number Street	-		
		Number Sueet			
		City State Zip Code			
Part	6.	List Certain Losses			
	Ψ.				
15.	Wit	hin 1 year before you filed for bankruptcy or sir	າce you filed for bankruptcy, did yoເ	I lose anything because of theft, fire	, other disaster, or
	gan	nbling?			
	<b>✓</b>	No			
		Yes. Fill in the details.			
		Describe the property you lost and	Describe any insurance covera		Value of property
		how the loss occurred	Include the amount that insurance pending insurance claims on line		lost
			A/B: Property.	oo or correduc	
		List Certain Payments or Transfers			
		but seeking bankruptcy or preparing a bankrup ude any attorneys, bankruptcy petition preparers, o No Yes. Fill in the details.		es required in your bankruptcy.	
	Y	100. Till ill dio dotallo.	December and value of any m	Data naumant	Amount of
			Description and value of any pr transferred	operty Date payment or transfer was made	Amount of payment
		Semrad Law Firm	Attorney's Fee - 500.00	12/30/2017	\$500.00
		Person Who Was Paid			
		Number Street			
		Names Case			
		Chicago Illinois 60642			
		Chicago Illinois 60643 City State Zip Code	•		
		Email or website address			
		Person Who Made the Payment, if Not You	•		
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Davoon Who Made the Device and MALV			
		Person Who Made the Payment, if Not You			

### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 45 of 66

Debtor	r 1 Earnestine	lgess	Case number (if known)	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, lelp you deal with your creditors or to make p no not include any payment or transfer that you list	payments to your creditors?	r behalf pay or transfer any property to anyo	ne who promised to
	✓ No  Yes. Fill in the details.			
		Description and value of any transferred	property  Date Ar payment or transfer was made	mount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Code			
<b>ti</b> Ir	Vithin 2 years before you filed for bankruptcy, he ordinary course of your business or financinclude both outright transfers and transfers made and transfers that you have already listed on this solution.  No Yes. Fill in the details.	ial affairs? e as security (such as the granting of a s		
	_	Description and value of pro transferred	perty Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you			
b	Within 10 years before you filed for bankruptcy beneficiary? These are often called asset-protection devices.)  No	y, did you transfer any property to a s	self-settled trust or similar device of which y	ou are a
Ē	Yes. Fill in the details.	Description and value of th	e property transferred	Date transfer was
	Name of trust			made

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 46 of 66

Debtor 1 Earnestine Igess Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

#### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 47 of 66

Debtor 1 Earnestine Case number (if known) Middle Name First Name Identify Property You Hold or Control for Someone Else Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

### Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 48 of 66

Deb		Earnestine			Ig	ess	Cas	e number (ii	known)		
		First Name		Middle Name	La	st Name					_
26.	Hav	e you been a part	y in any judio	cial or administ	rative proce	eding under	any environmen	ntal law? In	clude settler	ments and ord	ers.
	Ħ	Yes. Fill in the det	tails.								
	ш				0			Matura			04-4 444
					Court or ag	ency		Nature	of the case		Status of the case
		Case title									0.00
											Pending
					Court Name						
					NumberStre	ot					On appeal
		Case number			Numberone	C.					Concluded
					City	State	Zip Code				Concluded
					Oity	Otate	Zip Oode				
Part	t 11:	Give Details Al	oout Your E	Business or Co	onnections	s to Any Bu	siness				
						-					
27.	With	nin 4 years before	you filed for	bankruptcy, die	d you own a	business or	have any of the	following c	onnections t	o any busines	s?
		A sole propri	etor or self-e	mployed in a tr	ade, profes	sion, or other	activity, either f	ull-time or p	oart-time		
		A member of	f a limited lial	oility company (I	LLC) or limite	ed liability pa	artnership (LLP)				
		A partner in a	a partnershir	)							
			-	naging executiv	o of a corn	oration					
		_			-						
		An owner of	at least 5% o	of the voting or e	equity secur	ities of a corp	ooration				
		No None of the	hava annlia	o Co to Dort 10	1						
	$\mathbf{\nabla}$	No. None of the a									
	Ш	Yes. Check all the	at apply abo	ve and fill in the	details belo	w for each b	ousiness.				
					Desc	ribe the natu	ire of the busine	ss			number Do not
									include So	cial Security r	number or ITIN.
					_				EIN:		
		Business Name									
		N. J. Oi. i							Datas busi		
		Number Street			Nome		ant as baakkaan		Dates busi	ness existed	
					Name	e or account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ire of the busine	ss			number Do not
									include So	cial Security i	number or ITIN.
		Dunings Name							EIN:		
		Business Name									
		Number Street			_				Dates husi	ness existed	
		rannoer Gueet			Name	e of accounts	ant or bookkeep	er	Dates busi	Joo oxiotou	
		City	State	Zip Code		or account	ant or bookkeep	.01	_	_	
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ire of the busine	ss			number Do not
									include So	cial Security r	number or ITIN.
		D No							EIN:		
		Business Name									
		Normalia e C'							Dotoo bust	noon exists s	
		Number Street			Man		ant as be alder		Dates busi	ness existed	
					Name	e or account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 49 of 66

Deb	tor 1 Earnestine		lgess	Case number (if known)
	First Name	Middle Nan	ne Last Name	
28.	Within 2 years be creditors, or other		tcy, did you give a financ	cial statement to anyone about your business? Include all financial institutions,
	✓ No ✓ Vos Fill in the	e details below.		
		e details below.		
			Date issu	ed
	Name		MM/DD/YYY	Y
	N			
	Number St	reet		
	City	State Zip (	 Code	
		·		
Part	12: Sign Below	V		
t	rue and correct. I	understand that making a can result in fines up to \$	ı false statement, conce	ny attachments, and I declare under penalty of perjury that the answers are aling property, or obtaining money or property by fraud in connection with nt for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	<u> </u>	/s/ Earnestine Igess ignature of Debtor 1		Signature of Debtor 2
	O	ignature of Debtor 1		Date
	D	ate 1/5/2018		Date
	Did you attach add	litional pages to Your Stat	ement of Financial Affai	rs for Individuals Filing for Bankruptcy (Official Form 107)?
r	No No			
L	<b>≚</b>			
L	Yes			
[	Did you pay or agr	ee to pay someone who is	not an attorney to help	you fill out bankruptcy forms?
ſ	<b>√</b> No			
į	Yes. Name of p	person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 50 of 66

B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	rict of Illinois	
In re	Earnestine Igess		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY F	OR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	e petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$500.00
	Balance Due			\$3,500.00
2.	. The source of the compensation paid	d to me was:		
	<b>J</b> Debtor	Other (specify	/)	
3.	. The source of the compensation paid	d to me is:		
	<b>✓</b> Debtor	Other (specify	/)	
4.	. I have not agreed to share the abmembers and associates of my I		on with any other person unless the	ey are
		v firm. A copy of the agreen	vith a other person or persons who a nent, together with a list of the name	
5.	In return for the above-disclosed fee     a. Analysis of the debtor's finar bankruptcy;		gal service for all aspects of the bank g advice to the debtor in determinin	· · ·
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings a	and other contested bankruptcy mat	ters;
6.	. By agreement with the debtor(s), the	above-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.	te statement of any agreem	ent or arrangement for payment to r	ne for representation of the
	1/5/2018		/s/ Susan Eberhardt	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 55 of 66

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re: Igess , Earnestine  Debtor(s)		Case No	Case No.		
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	RIX		
Tr knowledge	•	y that the attached list of creditors is tro	ue and correct to the best of their		
Date:	1/5/2018	/s/ Igess , Earnes Igess , Earnestin Signature of Deb	e		

NISSAN MOTOR ACCEPTANC 2901 KINWEST PKWY IRVING, TX, 75063

FED LOAN SERV P.O. Box 60610 Cornwall, PA, 17016

City of Chicago 33589 Treasury Center Chicago, IL, 60694

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

ATT SERVICES PO Box 8212 Aurora, IL, 60572 Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 57 of 66

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 58 of 66

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/5/2018	
Signed:	$\mathcal{A}$	
/s/ Earne	estine Igess Zut	
		/s/ Susan Eberhardt
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 62 of 66

Debtor 1 Earnestine First Name	Middle Name	Igess Last Name	Case number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily money for a business or No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts your debts primarily money for a business or No. Go to line 17.	consumer debts? Co primarily for a persona business debts? Business debts? Business debts?	al, family, or household iness debts are debts th the operation of the bus	purpose."  nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that  No.	•		is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0 💆	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Second	Second Second	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Succeedi	Skelen	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
	of title 11, United States Code. under Chapter 7. If no attorney represents me an out this document, I have obtai I request relief in accordance w	napter 7, I am aware tha I understand the relief d I did not pay or agree ned and read the notice th the chapter of title 1	t I may proceed, if eligit available under each ch to pay someone who is required by 11 U.S.C. 1, United States Code,	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed on an attorney to help me fill § 342(b).  specified in this petition.
	I understand making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341,  /s/ Earnestine Igess Signature of Debtor 1	ase can result in fines u		isonment for up to 20 years, or
	Executed on 1/5/2018 MM / DD	77 <b>777</b>	Executed on	MM / DD / YYYY

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 63 of 66

Fill in this inforr	nation to identify your ca	se:		
Debtor 1	Eamestine		Igess	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)		***************************************		
Official I	orm 106De	0		☐ Check if this is an amended filing
		_	or's Schedules	12/15
			nsible for supplying correct info	
	341, 1519, and 3571.	on with a bankruptcy cas	e can result in fines up to \$250.	,000, or imprisonment for up to 20 years, or both. 18
Did you pa	y or agree to pay some	ne who is NOT an attorn	ey to help you fill out bankrupto	cy forms?
				and the second s
✓ No				
	ame of person		Attach Bankruptcy Petitior Signature (Official Form 1	n Preparer's Notice, Declaration, and 19).
Yes. N	alty of perjury, I dectare re true and correct.	that I have read the sum		19).

Date

MM/DD/YYYY

Date 1/5/2018

MM/DD/YYYY

## Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 64 of 66

Debtor	1 Earnestine		Igess	Case number (ifknown)
,	First Name	Middle Name	Last Name	
28. W	ithin 2 years before you editors, or other partie No Yes. Fill in the details	e <b>s</b> .	ou give a financial state	ment to anyone about your business? Include all financial institutions,
	•	•	Date issued	
	Name		MM/DD/YYYY	_
	Number Street		-	
	City 5	State Zip Code	-	
Part 12	: Sign Below			
true	and correct. I underst nkruptcy case can res	and that making a false starult in fines up to \$250,000, mestine Igess of Debtor 1	tement, concealing pro	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date
Did	you attach additional p	pages to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did	ou pay or agree to pay	someone who is not an att	orney to help you fill ou	t bankruptcy forms?
L	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 65 of 66

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Igess , Earnestine	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MATR	IX .
Th knowledge		ify that the attached list of creditors is true	and correct to the best of their
Date:	1/5/2018	/s/ Igess,Eamestin Igess,Eamestine Signature of Debtor	

# Case 18-00393 Doc 1 Filed 01/05/18 Entered 01/05/18 17:56:25 Desc Main Document Page 66 of 66

Deb	or 1 Earnestine First Name	Middle Name	lgess Last Name	Case number (fknown)	
16.	Calculate the median fa	amily income that applies to y	ou. Follow these steps	s result that are the transformations, i.e., significations, a supplier, and a supplier may be an again away as a supplier and as a suppli	
	16a. Fill in the state in wh	nich you live.	Illinois		
	16b. Fill in the number of	people in your household.	2		
	16c. Fill in the median far	nily income for your state and si	ze of		\$67,254.00
	household	iad in the congrete inetructions for		a list of applicable median income amounts, go online	
17.	How do the lines compa	·	of this form. This list ma	ay also be available at the bankruptcy clerk's office.	
				form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	,
	U.S.C. § 1325(l		Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)	(4)	
. 18.	Copy your total average	monthly income from line 11	• . •		\$4,669.18
19.				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	;
	19a. If the marital adjustm	ent does not apply, fill in 0 on li	ne 19a.	The second control of	-\$0.00
	19b. Subtract line 19a fi	rom line 18.			\$4,669.18
20.	Calculate your current r	monthly income for the year. F	follow these steps:		
	20a. Copy line 19b.				\$4,669.18
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	ment monthly income for the year	r for this part of the for	m.	\$56,030.16
	20c. Copy the median fan	nily income for your state and size	ze of household from li	ne 16c.	\$67,254.00
21.	How do the lines compa	re?			
	V	line 20c. Unless otherwise order 3 years. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
		or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I dec	lare under penalty of perjury that	the information on this	s statement and in any attachments is true and correct.	
	✗ /s/ Earnestine	Igess A D	X x		
	Signature of Debt	- 91	₹ 3	Signature of Debtor 2	
	Date 1/5/2018 MM/DD/YY			Date MM/DD/YYYY	
		o NOT fill out or file Form 122C- I out Form 122C-2 and file it wi		of that form, copy your current monthly income from lin	e 14